

# Let's Talk! Top 10 Things to Discuss With Your Parents

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Discussing important issues with loved ones who are growing older can be a challenge. Studies show that few Americans have these conversations until a major event occurs—a sudden health crisis, the loss of a spouse, or even a holiday visit by children during which it becomes apparent that Mom or Dad is having some issues with the activities of daily living.

But waiting until a crisis moment isn't a good planning strategy. Instead, bring up these subjects before a crisis arises. Keep it casual, don't overwhelm Mom and Dad, let them feel your love and concern. And remember: helping your parents plan is not only important for their well-being as they age, but will make a difference in your own financial, emotional and physical health as well.

Here is a “cheat sheet” of questions to think about and discuss:

- 1. Living options**—Do your parents want to stay in their current home as long as possible? Or are they considering “downsizing” or moving to a senior living community? Discuss what they would prefer if they were to experience a decline in health and need greater assistance with the activities of daily living. Home care? Assisted living?
- 2. Home modifications**—Is your parents' home keeping up with their needs? What repairs and modifications could make their house, apartment or condominium safer and more convenient?
- 3. A plan to stay physically active**—Study after study shows that regular physical activity is the most important contributor to healthy aging. No matter what a person's condition, adding exercise is of benefit. Encourage your loved ones to add more exercise to their lifestyle.
- 4. A goal to remain socially connected**—Meaningful social interaction is vital to the physical, emotional and intellectual health of people of every age. For seniors, spending time with children is richly rewarding—but did you know that recent studies show that seniors who socialize not only with family members but also with other groups have better emotional, intellectual and physical health?
- 5. Estate planning**—Do your parents have an up-to-date will? If their plan is to pass property to family members, have they talked to a financial advisor about the best way to do that? How can their assets help provide for their own care in case of a decline in health or incapacity?

6. **Advance healthcare planning**—Have your parents completed advance directives for healthcare, including a healthcare power of attorney and living will? Have you discussed with them what their wishes are if they were to be incapacitated and unable to make their own healthcare decisions?
7. **Medicare, Social Security, VA benefits, retirement**—Are your parents taking advantage of all the benefits available to them? Do they have the best supplemental (“Medigap”) policy? Part D drug plan? Do they know the deadlines to sign up for benefits in order to avoid penalties?
8. **Long-term care insurance**—Many people erroneously believe that Medicare pays for a nursing home or home health care services. But in reality, long-term care is not covered by Medicare, and paying for it can quickly deplete financial resources. Investigate whether your parents are good candidates for long-term care insurance. And if they already have a policy, is it from a reputable company?
9. **Fall prevention**—Especially if they have already experienced falls, many older adults are reluctant to discuss this topic. But did you know that fall protection is actually an important part of planning for the future? Falls are one of the leading causes of incapacity...and this is one risk factor for incapacity that we can take proactive steps to avoid.
10. **Avoiding crime and fraud**—Unfortunately, criminals and con artists often target vulnerable seniors. Scams and unethical sales methods aimed at

older people can cause serious financial loss. Seniors who have been victimized are often ashamed to discuss the incident. So bring up the subject and educate yourself and your parents about crooked sweepstakes, identity theft and unscrupulous salespersons.

These topic suggestions are intended to provide a framework for seniors and family members as they talk and plan together. And if the “teamwork” aspect isn’t working as well as you’d like, consider adding outside new members to the team! Your loved one’s healthcare provider, a geriatric care manager, financial planner or eldercare attorney can all provide valuable help and guidance.

Remember that you share a common goal in this planning: that you and your loved ones are able to live life as fully and joyfully as possible.

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